# Florida Financial Management LLC DBA Lend a Dollar

## **Payday Loan**

\$ 800 , 11 Payments

#### **Cost Disclosure**

#### Cost of this loan:

Borrowed amount (cash advance)	\$ 800
Interest paid to lender (interest rate: 10 %)	\$ 25.18
Fees paid to	
Lend a Dollar	\$ 1813.16
Payment amounts (payments due every 2 weeks )	Payments #1-# 10 \$ 239.88 (Final) Payment #11 \$ 239.54
Total of payments (if I pay on time)	\$ 2638.34

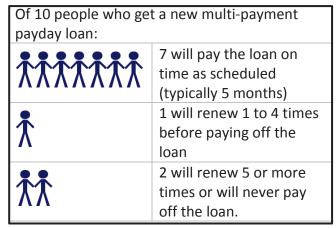
<b>APR</b> (cost of credit as a yearly rate)	730	%
Term of loan	22 weeks	

If I pay off the loan in:	I will have to pay interest and fees of approximately:		I will have to pay a total of approximately: y:	
2 Weeks	\$	224.00	\$ 1024.00	
1 Month	\$	349.75	<b>\$</b> 1149.75	
2 Months	\$	627.95	\$ 1427.95	
3 Months	\$	939.53	<b>\$</b> 1739.53	
22 weeks	\$	1838.34	\$ 2638.34	

### Cost of other types of loans:



### Repayment:



This data is from 2014 reports to the OCCC.

### Before getting this loan, ask yourself:

- Do I need to borrow this money?
- Can I pay back the loan in full when it is due?
- Can I pay my bills and repay this loan?
- Can I afford late charges if I miss a payment?
- Do I have other credit options?

#### **OCCC** notice:

- This company is regulated by the Texas Office of Consumer Credit Commissioner (OCCC).
- OCCC Consumer Helpline: (800) 538-1579, consumer.complaints@occc.texas.gov.
- Visit occc.texas.gov for more information.
- This disclosure is provided under Texas Finance Code Section 393.223.